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# Exhibit F

UNITED STATES DISTRICT COURT  
WESTERN DISTRICT OF NEW YORK

Mark Macris,

Plaintiff,

v.

Experian Information Solutions, Inc. and  
Specialized Lending Loan Servicing, LLC,  
Defendants.

Case No. 17-cv-00361-WMS  
ECF Case

EXPERIAN INFORMATION SOLUTIONS INC.'S  
AUTHENTICATION AFFIDAVIT

Below the undersigned personally appeared, who being duly sworn, deposes and says:

1. My name is Eric Nichols. I am a resident of the State of Texas. I am over the age of 18 years and am competent to make this affidavit. The statements set forth in this affidavit are based on my personal knowledge.
2. I am custodian of the records or am otherwise familiar and competent to testify as to the authenticity of the records of Experian Information Solutions, Inc. ("Experian").
3. The documents attached to this affidavit are produced by Experian to Plaintiff in the above-referenced action. These documents are Bates stamped EXPERIAN\_17-cv-361\_0001 - 0022. These documents were made at or near the time of occurrence of the matters set forth by, or from information transmitted by, a person with

knowledge of those matters, were kept in the course of regularly conducted activity of Experian, were made by the regularly conducted activity of Experian, and these documents constitute business records of Experian.

4. The foregoing facts are true and correct.

Experian Information Solutions, Inc.

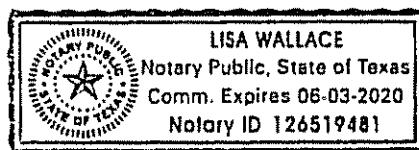
Signature: 

Title: Regulatory Affairs Specialist

Executed on this 31<sup>st</sup> day of July, 2018.

Notary Public: Lisa Wallace

My commission expires: 06-03-2020



PROGRAM:	CARRESBA	EXPERIAN CONSUMER ASSISTANCE - CABS	PAGE:	1																				
RUN DATE:	03/09/2017	ACDV Response	DOCUMENT VIEWED:	Y																				
RUN TIME:	19:30:36	Auto Response: Printed - Manual States																						
SUBCODE:	1270246	ACCOUNT #: 4750800000905357 SUBSCRIBER: Capital One																						
DISPUTE REASON:	001- Not higher. Provide complete ID.																							
REMARKS:																								
Name:	MARK K MACRIS	CONSUMER IDENTIFICATION	SUBSCRIBER CONSUMER ID																					
SSN:	123-60-8390	12/09/1967	MARK K MACRIS																					
Curr Address:	270 MILLER RD	67 FEDERAL AVE	DNR Date:	03/23/2017																				
ZIP:	14068	CHEektowaga, NY	Date Due:	03/23/2017																				
Prev Addr 1:		14225	Second Name:	U U U																				
Prev Addr 2:			Curr Addr Flag:	Different																				
Account Name:			Prev Addr Flag:	Unknown																				
RESPONSE:	21- ChangeDispInfo accurate-Updated acct info unrelated to dispute																							
TRADE INFORMATION	SUBSCRIBER RESPONSE																							
Acct Condition/Currn Status:	PAID/CURR WAS 150																							
Acct Status/Rating:	ON PROFILE																							
Payment Rating:																								
Cli:	F COA	1		CONSUMER CLAIMS																				
Balance:	Balance Date:	0	1																					
Act Past Due:			04/19/2013																					
Orig Definq Date:																								
Credit Limit/Orig Amt:		300																						
High Credit Balance:		49																						
Charge Off Amt:																								
Sch Monthly Pay:	Act Pay																							
Portfolio Name:																								
Date Last Pay:		04/12/2012																						
Open Date:	Closed Date:	03/05/2012	M																					
Spec Comm Code:	XH																							
Cons Compl Code:																								
Type:	Terms:	I Freq:	18 REV	IM																				
Original Creditor:																								
Special Payment/Disc/Amnt:																								
Year	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Year	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
2017													2017											
2016													2016											
2015													2015											
2014													2014											
2013													2013											
2012													2012	2	1	0	0	0	0	0	0	0	5	4
2011													2011										0	3
2010													2010											

DISCLOSURE LOG Requesting Agent ID EX724979  
PIN= 135185276

Capid=1640394982 Stamp Date=02/28/2017 Mail Dispute Entry Date=03/07/2017  
Agent Id=VN626910 Agent Name: VANESSA NEGRETE  
MACRIS, MARK K SSN=123608390  
YOB/DOB=12/9/1967  
Address=270 MILLER RD  
GETZVILLE, NY 14068

Format/Language Type:Standard Date:02/28/2017 Agent Id= VN626910  
No CDI - Report

Format/Language Type:Standard Date:07/27/2016 Agent Id= KL726347  
No CDI - Report

Format/Language Type:Standard Date:07/19/2016 Agent Id= C0725734  
No CDI - Report

Format/Language Type:Standard Date:03/18/2006 Agent Id= EC777000  
CDI Sent Date=03/18/2006 Format/Language Type:Standard

End of Report



Prepared for: MARK KENNETH MACRIS  
Date: July 27, 2016  
Report number: 1091-3097-92

Page 1 of 16

Dear MARK KENNETH MACRIS ,

*To assist you in understanding your correction summary, we have provided additional information that relates directly to items on your personal credit report.*

A divorce decree may not affect your contracts with creditors if you have a joint account with your ex-spouse. You will need to negotiate repayment with

creditors. For more information on divorce and how it affects your credit, please send your request to:

Credit Crossroads  
P.O. Box 1239  
Allen, TX 75013

You may also visit [www.experian.com/credit-education](http://www.experian.com/credit-education).

Sincerely,

Experian  
NCAC  
PO BOX 9701  
Allen TX 75013

PO Box 9701  
Allen, TX 75013

MARK KENNETH MACRIS  
270 MILLER RD  
GETZVILLE NY 14068

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0135185276

EXPERIAN\_17-cv-361\_0007

www.experian.com

Reported to: Equifax, Experian, TransUnion  
Date: July 27, 2016  
Report number: 1091-3097-92  
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**Dispute Results**

Our reinvestigation of the dispute you recently submitted is now complete. If we were able to make changes to your credit report based on information you provided, we have done so. Otherwise, we have contacted the company reporting the information you disputed, supplied them all relevant information and any documents you gave us with your dispute, and instructed them to: review all information we provide them about your dispute; verify the accuracy of the information; provide us a response to your dispute; and update their records and systems as necessary.

The results are on the following page. If an item

disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the requested status at the time of our reinvestigation. If an item says "Deleted," we have removed it from your credit report and taken steps so it does not reappear. If an item says "Remains," it means the company that reports the information to us has certified it is reported accurately. If an item says "Updated," you should look at the item carefully to see whether you believe it is now accurate. Sometimes the updated information reflects only a change to a balance or date, because the company that reports that item to us has certified that the rest of the information is accurate.

If our reinvestigation has not resolved your dispute, you have several options:

- You may add a statement of up to 100 words to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to Experian including this information in every credit report we issue about you.
- You may contact the company that reports the information to us and dispute it directly with them. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.
- You may provide us additional information or documents about your dispute to help us resolve it by visiting [www.experian.com/upload](http://www.experian.com/upload). You may also mail your information to Experian, P.O. Box 9701, Allen, Texas 75013.
- You may file a complaint about Experian or the company reporting the item, with the Consumer Financial Protection Bureau or your State Attorney General's office.

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If there has been a change to your credit history resulting from our reinvestigation, or if you add a consumer statement, you may request that Experian send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of Colorado, Maryland or New York). If you send a request to have your results sent to past recipients of your credit report, please designate the organization's name and address. In the event an organization is not specifically designated, we will generally default to sending only to companies that have requested your credit information as a result of an action you took, such as applying for credit, insurance, employment or apartment rental.

If interested, you may also request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit [experian.com/consumerfaqs](http://experian.com/consumerfaqs).

If no information follows, our response appeared on the previous page.

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (e.g. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

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EXPERIAN\_17-cv-361\_0008

[www.experian.com](http://www.experian.com)

Prepared for: MARK KENNETH MACRIS  
Date: July 27, 2016  
Report number: 1091-3097-92

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#### How to read your results

**Deleted** - This item was removed from your credit report

**Remains** - This item was not changed as a result of our processing of your dispute

**Updated** - A change was made to this item; review this report to view the change. If ownership of the item was disputed, then it was verified as belonging to you

**Processed** - This item was either updated or deleted; review this report to learn its outcome

#### Results

We have completed the processing of your dispute(s). Here are the results:

Credit items	Outcome
SPECIALIZED LOAN SERVI 100870....	Updated

Visit [experian.com/status](http://experian.com/status) to check the status of your pending disputes at any time.

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EXPERIAN\_17-cv-361\_0009

Date: July 27, 2016

Report number: 1091-3097-92

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#### Your accounts that may be considered negative

The most common items in this section are late payments, accounts that have been charged off or sent to collection, bankruptcies, liens, and judgments. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred. This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies, which may remain for up to 10 years. Unpaid tax liens may remain for up to 10 years from the filing date, and paid tax liens may remain for up to seven years from the filing date. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

Payment history legend	
OK	Current/Terms of agreement met
30	Account 30 days past due
60	Account 60 days past due
90	Account 90 days past due
120	Account 120 days past due
150	Account 150 days past due
180	Account 180 days past due
CRD	Creditor received deed
FS	Foreclosure proceedings started
F	Foreclosed
VS	Voluntarily surrendered
R*	Repossession
PBC	Paid by creditor
IC	Insurance claim
GS	Claim filed with government
D	Defaulted on contract
C	Collection
CD	Charge off
CLS	Closed
ND	No data for this time period

## ■ Credit items

**AMERICAN EXPRESS**  
PO BOX 981537  
EL PASO TX 79998  
**Phone number**  
(800) 874 2717  
**Partial account number**  
3499908334758683  
**Address identification number**  
0029392788

Date opened	Type	Credit limit or original amount	Recent balance
Apr 1999	Credit card	\$692 as of Jun 2015	
First reported	Terms	\$700	
Jun 2011	Not reported	High balance	
Date of status	Monthly payment	\$692	Not recorded
Jun 2015			

**Responsibility**: Individual  
**Status**: Account charged off/Never late. \$693 written off. \$692 past due as of Jun 2015.  
This account is scheduled to continue on record until Mar 2022.  
**Comment**: Account closed at credit grantor's request.

### Payment history

2015 年度报告 | 2014

231

2012  
年 領獎

2011 DEC NOV OCT SEP AUG JUL JUN  
NO NO OK OK OK OK OK

**Account history** - if your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND: No Data.

**AB** = Account balance (\$)    **OPR** = Date payment received    **SPA** = Scheduled payment amount (\$)    **AAP** = Actual amount paid (\$)

	Feb15	Jan15	Ju14
AB	692	692	892
DPR	ND	ND	ND
SPA	ND	ND	ND

Between July 2014 and Feb 2015, your credit card debt balance was \$700.

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Prepared for: MARK KENNETH MACRIS  
 Date: July 27, 2016  
 Report number: 1091-3097-92

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## Your accounts that may be considered negative (continued)

<b>CAPITAL ONE</b> PO BOX 30285 SALT LAKE CITY UT 84130 Phone number (800) 227 4825 Partial account number 475086000090.... Address identification number 0029392786	Date opened	Type	Credit limit or original amount	Recent balance	Responsability
	Mar 2012	Credit card	\$300	Not reported	Individual
	First reported	Terms			Status
	Mar 2012	Not reported	High balance		Paid, Closed.
	Date of status	Monthly	\$49		Comment:
	Apr 2013	payment			Account closed at credit grantor's request.
		Not reported			
<b>Payment history</b>					
2013 2012					
APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR					
CL5 160 120 90 60 30 OK					
<b>CHILD SUPPORT ENFORCEMENT</b> PO BOX 14 ALBANY NY 12201 Phone number (518) 474 9081 Partial account number BS651.... Address identification number 0028780425	Date opened	Type	Credit limit or original amount	Recent balance	Responsability
	Apr 2011	Family		\$50 as of Jul 2016	Individual
	First reported	Support	Not reported		Status
	Jan 2013	Terms	High balance		Open.
	Date of status	1 Month	Not reported		
	Feb 2013	Monthly			
		payment	\$50		
<b>Payment history</b>					
2016 2015					
JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB					
OK					
<b>JAN</b>					
<b>CREDIT FIRST NA/ FIRESTONE</b> PO BOX 81083 CLEVELAND OH 44181 Phone number (216) 362 3479 Partial account number 58786.... Address identification number 0029392786	Date opened	Type	Credit limit or original amount	Recent balance	Responsability
	Aug 2010	Charge Card	Not reported	Not reported as of Apr 2011	Individual
	First reported	Terms	Not reported		Status
	Sep 2010	Not reported	High balance		Account charged off. \$777 written off.
	Date of status	Monthly	\$777		This account is scheduled to continue on record until Sep 2017.
	Apr 2011	payment			
		Not reported			

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Date: July 27, 2016

Report number: 1091-3097-92

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## Your accounts that may be considered negative (continued)

## Payment history

2011		2010									
APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP				
CO	160	80	160	30	OK	OK	OK				

**SPECIALIZED LOAN SERVICI**  
8742 LUCENT BLVD STE 300  
HIGHLANDS RANCH CO 80129  
Phone number  
(720) 241 7200  
Partial account number  
100870....  
Address Identification number  
0029298160

Date opened Feb 2008 Type Mortgage Credit limit or original amount \$259,468 as of Mar 2016 Recent balance \$259,468 as of Mar 2016 Responsibility Joint with CATHERINE M MACRIS Status Foreclosure proceedings started. \$143,631 past due as of Mar 2016. Your statement \*Y ITEM DISPUTED BY CONSUMER\* Comment: Foreclosure proceedings started. This item was updated from our processing of your dispute in Jul 2016.

## Payment history

2015		2014																		
MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	
FS	160	180	180	160	160	160	160	160	160	160	160	160	160	160	160	160	160	160	160	

Account history - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND: No Data.

	AB	= Account balance (\$)	DPR	= Date payment received	SPA	= Scheduled payment amount (\$)	APP	= Actual amount paid (\$)												
Feb18	Jan18	Dec15	Nov15	Oct15	Sep15	Aug15	Jul15	Jun15	May15	Apr15	Mar15	Feb15	Jan15	Dec14	Nov14	Oct14	Sep14	Aug14	Jul14	
AB	258,571	257,783	256,041	256,068	255,249	254,372	253,551	252,693	251,817	250,991	250,107	249,278	248,332	247,558	246,866	245,803	244,967	244,072	243,233	242,363
DPR	Nov22	Nov22	Nov22	Nov22	Nov22	Nov22	Nov22	Nov22	Nov22	Nov22	Nov22	Nov22	Nov22	Nov22	Nov22	Nov22	Nov22	Nov22	Nov22	Nov22
SPA	1,812	1,812	1,812	1,812	1,812	1,812	1,812	1,812	1,812	1,812	1,812	1,812	1,812	1,812	1,812	1,812	1,812	1,812	1,812	1,812
APP	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND

The original amount of this account was \$193,472

**TOYOTA MOTOR CREDIT CORP**  
90 CRYSTAL RUN RD STE 310  
MIDDLETON NY 10941  
Phone number  
(800) 279 9032  
Partial account number  
7040226353430....  
Address identification number  
0029392766

Date opened Aug 2008 Type Auto Loan Credit limit or original amount \$20,836 Recent balance Not reported Responsibility Individual Status Paid, Closed.

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EXPERIAN\_17-cv-361\_0012

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Prepared for: MARK KENNETH MACRIS

Date: July 27, 2016

Report number: 1091-3097-92

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**Your accounts that may be considered negative (continued)****Payment history**

2013 2012

JAN	DEC	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	OCT	SEP	AUG		
CLS	OK	30	OK	OK	OK	OK	30	30	OK	OK	30	30	OK	OK	OK	OK	OK	OK	OK									

2011

2010

2009

JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	OCT	SEP	AUG
OK										

2008

JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	OCT	SEP	AUG
OK										

VERIZON 500 TECHNOLOGY DR STE 300 WELDON SPRING MO 63304 Phone number (877) 325 5156 Partial account number 613400.... Address identification number 0029298160	Date opened Dec 2007	Type Utility	Credit limit or original amount	Recent balance	Responsibility
	First reported Aug 2013	Terms	Not reported	Not reported	Individual Status
	Date of status Dec 2013	1 Month Monthly	High balance	Not reported	Paid in settlement.
		payment	Not reported		This account is scheduled to continue on record until Jul 2019.
					Comment: Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).
					Comment: Account paid in full for less than full balance

**Payment history**

2013

DEC NOV OCT SEP AUG

CLS RD C ND C

**Your accounts in good standing**

These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years.

**■ Credit Items**

CAPITAL ONE PO BOX 30285 SALT LAKE CITY UT 84130 Phone number (800) 227 4825 Partial account number 517805832311.... Address identification number 0028780425	Date opened Jan 2015	Type Credit Card	Credit limit or original amount	Recent balance	Responsibility
	First reported Feb 2015	Terms	\$7,000		Status
	Date of status Jul 2016	Not reported Monthly	High balance \$3,567	\$435 as of Jul 2016	Open/Never late.
		payment	\$25		

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EXPERIAN\_17-cv-361\_0013

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Reported for: 1091-3097-92

Date: July 27, 2016

Report number: 1091-3097-92

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**Your accounts in good standing (continued)****Payment history**

2016 2015

JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB  
OK OK**Account history** - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND: No Data.

	AB	= Account balance (\$)	DPR	= Date payment received	SPA	= Scheduled payment amount (\$)	AAP	= Actual amount paid (\$)
AB	107	132	1,121	3,515	3,053	2,047	647	580
DPR	Jun03	May03	Apr02	Mar02	Feb02	Jan02	Dec03	Nov02
SPA	25	25	54	90	33	25	25	25
AAP	ND	ND	ND	ND	ND	ND	ND	ND

► Between Jan 2016 and Jun 2016, your credit limit/high balance was \$7,000

► Between Feb 2015 and Jun 2015, your credit limit/high balance was \$300

► Between Jul 2015 and Dec 2015, your credit limit/high balance was \$4,500

<b>CAPITAL ONE</b> PO BOX 30285 SALT LAKE CITY UT 84130	<b>Date opened</b> Feb 2014	<b>Type</b> Credit card	<b>Credit limit or original amount</b> \$413 as of Jul 2016	<b>Recent balance</b> \$413 as of Jul 2016	<b>Responsibility</b> Individual
<b>Phone number</b> (800) 227 4825	<b>First reported</b> Mar 2014	<b>Terms</b> Not reported	<b>\$2,800</b>		<b>Status</b> Status
<b>Partial account number</b> 517805941733...	<b>Date of status</b> Jul 2016	<b>Monthly payment</b>	<b>High balance</b> \$3,311		<b>Open/Never late,</b> Open/Never late,
<b>Address/Identification number</b> 0028780425					

**Payment history**

2016 2015

JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR  
OK OK**Account history** - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND: No Data.

	AB	= Account balance (\$)	DPR	= Date payment received	SPA	= Scheduled payment amount (\$)	AAP	= Actual amount paid (\$)
AB	424	414	452	1,165	2,086	2,028	974	909
DPR	Jun01	May03	Mar30	Mar02	Feb02	Jan02	Dec03	Nov02
SPA	25	25	25	48	58	48	25	25
AAP	ND	ND	ND	ND	ND	ND	ND	ND

► Between Oct 2015 and Jun 2015, your credit limit/high balance was \$2,800

► Between Aug 2014 and Mar 2015, your credit limit/high balance was \$2,300

► Between Apr 2015 and Sep 2015, your credit limit/high balance was \$2,550

► Between Jul 2014 and Jul 2014, your credit limit/high balance was \$300

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EXPERIAN\_17-cv-361\_0014



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Date: July 27, 2016  
Report number: 1091-3097-92

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## Your accounts in good standing (continued)

SPA	25	25	25	25	25	25	25	ND
AAP	65	35	50	25	40	55	75	ND

► Between Nov 2015 and Jun 2016, your credit limit/high balance was \$800

DISCOVER FINANCIAL SERVICES PO BOX 15316 WILMINGTON DE 19850	Date opened Feb 2016	Type Secured Card	Credit limit or original amount \$1,500	Recent balance \$533 as of Jun 2016	Responsibility Individual
Phone number (800) 347 2683	First reported Feb 2016	Terms Not reported	High balance		Status Open/Never late.
Partial account number 601100274191....	Date of status Jun 2016	Monthly payment	\$533		
Address identification number 0028780425			\$20		

## Payment history

2016

JUN MAY APR MAR FEB

OK OK DK CK OK

Account history - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND: No Data.

AB = Account balance (\$)

DPK = Date payment received

SPA = Scheduled payment amount (\$)

AAP = Actual amount paid (\$)

May16 Apr16 Mar16 Feb16	AB	DPK	SPA	AAP
AB 168 82 46 103				
DPR May25 Apr27 Mar27 Feb28				
SPA 20 20 20 ND				
AAP ND ND ND ND				

► Between Apr 2016 and May 2016, your credit limit/high balance was \$1,000

► Between Feb 2016 and Mar 2016, your credit limit/high balance was \$500

OCWEN LOAN SERVICING 1661 WORTHINGTON RD STE 100 WEST PALM BEACH FL 33409	Date opened Oct 2006	Type Mortgage	Credit limit or original amount \$180,100	Recent balance Not reported	Responsibility Joint with CATHERINE M MACRIS
Phone number (800) 746 2936	First reported Feb 2007	Terms 30 Years	High balance		Status Paid, Closed/Never late.
Partial account number 4035....	Date of status Feb 2008	Monthly payment	Not reported		This account is scheduled to continue on record until Feb 2018.
Address identification number 0029298160			Not reported		

## Payment history

2006 2007

FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB

CLS OK DK OK OK

0135185276

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EXPERIAN\_17-cv-361\_0016



www.experian.com

Reported for: **WAMS ENERGY INC**

Date: July 27, 2016

Report number: 1091-3097-92

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**Record of requests for your credit history**

We make your credit history available to your current and prospective creditors and employers as allowed by law. Experian may list these inquiries for up to two years.

**Inquiries shared with others**

The section below lists companies that have requested your credit information as a result of an action you took, such as applying for credit or financing or as a result of a collection. The inquiries in this section are shared with companies that receive your credit history.

Examples of inquiries shared with others include:

- a real estate loan
- a home mortgage loan
- an auto loan
- an application for credit

**SYNCHRONY BANK**  
C/O PO BOX 965037  
ORLANDO FL 32896  
(800) 542 0800  
Address identification number:  
0028780425

Date  
May 27, 2016  
Reason  
Unspecified. This inquiry is scheduled to continue on record until Jun 2018.

**ONEMAIN FI**  
6801 COLWELL BLVD  
IRVING TX 75039  
(800) 922 6235  
Address identification number:  
0028780425

Date  
Dec 9, 2015  
Reason  
Unspecified. This inquiry is scheduled to continue on record until Jan 2018.

**CAP ONE NA**  
PO BOX 30281  
SALT LAKE CITY UT 84130  
(800) 955 7070  
Address identification number:  
0028780425

Date  
Jan 6, 2015  
Reason  
Unspecified. This inquiry is scheduled to continue on record until Feb 2017.

**CHASE CARD**  
PO BOX 15298  
WILMINGTON DE 19850  
(800) 432 3117  
Address identification number:  
0028780425

Date  
Aug 22, 2014  
Reason  
Unspecified. This inquiry is scheduled to continue on record until Sep 2016.

**Inquiries shared only with you**

You may not have initiated the following inquiries, so you may not recognize each source. We report these requests to you only as a record of activities, and we do not include any of these requests on credit reports to others.

We offer credit information about you to those with a permissible purpose, such as:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- Experian Consumer Assistance to process a report for you;
- your current creditors to monitor your accounts (date listed may reflect only the most recent request);
- an end user to complete your mortgage loan application;
- insurance underwriting (auto or home).

These inquiries DO NOT affect your credit score and are not seen by anyone but you (except insurance companies may be able to see other insurance company inquiries).

**CIC/USAA** 535 ANTON BLVD STE 100 COSTA MESA CA 92626  
(877) 284 7942

Date of Inquiry: Jul 26, 2016

**ECS/USAA FREE** 535 ANTON BLVD STE 100 COSTA MESA CA 92626  
(877) 284 7942

Date of Inquiry: Jul 26, 2016

**TRUNION INTERACTIVE** 100 CROSS ST STE 202 SAN LUIS OBISPO CA 93401  
(805) 782 6282

Date of Inquiry: Jul 22, 2016

**CIC/EXPERIAN CREDITWORKS** 535 ANTON BLVD STE 100 COSTA MESA CA 92626  
(866) 431 3471

Date of Inquiry: Jul 21, 2016; Jul 13, 2016; Jul 12, 2016; Jul 11, 2016; Jul 09, 2016; Jul 08, 2016; Jul 07, 2016; Jul 06, 2016; Jul 05, 2016; Jul 03, 2016; Jul 02, 2016; Jul 01, 2016; Jun 30, 2016; Jun 29, 2016; Jun 28, 2016; Jun 27, 2016; Jun 24, 2016; Jun 23, 2016; Jun 22, 2016; Jun 21, 2016; Jun 20, 2016; Jun 19, 2016; Jun 18, 2016; Jun 17, 2016; Jun 16, 2016; Jun 15, 2016; Jun 14, 2016; Jun 13, 2016; Jun 12, 2016; Jun 11, 2016; Jun 10, 2016; Jun 09, 2016; Jun 08, 2016; Jun 07, 2016; Jun 06, 2016; Jun 05, 2016; Jun 04, 2016; Jun 03, 2016; Jun 02, 2016; Jun 01, 2016; May 31, 2016; May 28, 2016; May 27, 2016; May 26, 2016; May 25, 2016; May 24, 2016; May 23, 2016;

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Prepared for: MARK KENNETH MACRIS

Date: July 27, 2016

Report number: 1091-3097-92

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May 22; 2016; May 21, 2016; May 20, 2016; May 19, 2016; May 18, 2016; May 17, 2016; May 16, 2016; May 15, 2016; May 14, 2016; May 13, 2016; May 12, 2016; May 11, 2016; May 10, 2016; May 09, 2016; May 08, 2016; May 07, 2016; May 06, 2016; May 05, 2016; May 04, 2016; May 03, 2016; May 02, 2016; May 01, 2016; Apr 30, 2016; Apr 28, 2016; Apr 27, 2016; Apr 26, 2016; Apr 25, 2016; Apr 24, 2016; Apr 23, 2016; Apr 22, 2016; Apr 21, 2016; Apr 20, 2016; Apr 19, 2016; Apr 18, 2016; Apr 14, 2016; Apr 13, 2016; Apr 11, 2016; Apr 10, 2016; Apr 08, 2016; Apr 07, 2016; Apr 06, 2016; Apr 05, 2016; Apr 04, 2016; Apr 03, 2016; Apr 01, 2016; Mar 31, 2016; Mar 30, 2016; Mar 29, 2016; Mar 28, 2016; Mar 27, 2016; Mar 26, 2016; Mar 25, 2016; Mar 24, 2016; Mar 23, 2016; Mar 22, 2016; Mar 21, 2016; Mar 19, 2016; Mar 18, 2016; Mar 17, 2016; Mar 16, 2016; Mar 15, 2016; Mar 12, 2016; Mar 03, 2016; Feb 13, 2016; Jan 14, 2016; Jan 13, 2016; Dec 31, 2015; Dec 21, 2015; Nov 27, 2015; Nov 24, 2015; Nov 08, 2015; Oct 20, 2015; Oct 08, 2015; Oct 07, 2015; Sep 17, 2015; Sep 06, 2015; Sep 01, 2015; Jun 25, 2015; Jun 15, 2015

**AMERICAN EXPRESS 2** PO BOX 981537 EL PASO TX 79998  
(800) 874 2717

**Date of Inquiry:** Jul 11, 2016

**CONSUMERINFO.COM** PO BOX 19729 IRVINE CA 92623

(866) 673 0141

**Date of Inquiry:** Jul 01, 2016; Jun 17, 2016; May 27, 2016; May 13, 2016; Apr 29, 2016; Apr 15, 2016; Apr 01, 2016; Mar 18, 2016; Feb 26, 2016; Feb 12, 2016; Jan 29, 2016; Jan 15, 2016; Jan 04, 2016; Dec 11, 2015; Dec 01, 2015; Nov 13, 2015; Oct 30, 2015; Oct 16, 2015; Oct 02, 2015; Sep 14, 2015; Aug 28, 2015; Aug 14, 2015; Jul 31, 2015; Jul 17, 2015; Jun 26, 2015

**CONSUMERINFO.COM INC** PO BOX 19729 IRVINE CA 92623

No phone number available

**Date of Inquiry:** Jun 30, 2016; May 27, 2016; Apr 30, 2016; Apr 13, 2016; Apr 06, 2016; Mar 11, 2016; Feb 12, 2016; Jan 12, 2016; Dec 29, 2015; Dec 22, 2015; Dec 09, 2015; Nov 28, 2015; Oct 07, 2015; Jul 10, 2015; Jun 24, 2015

**EQUIFAX CONSUMER SERVICES** 1100 ABERNATHY RD NE STE 300 ATLANTA GA 30328

(678) 795 7000

**Date of Inquiry:** Jun 09, 2016

**FIRST NATIONAL BANK OF OMAHA** 1620 DODGE ST OMAHA NE 68102

(402) 342 2265

**Date of Inquiry:** Jun 09, 2016

**XCEL/WEST HERR USED CAR** 5535 TRANSIT RD WILLIAMSVILLE NY 14221

(716) 689 8900

**Date of Inquiry:** Jun 01, 2016; Feb 25, 2016; Sep 16, 2015

**CAPITAL ONE** PO BOX 30281 SALT LAKE CITY UT 84130  
(800) 955 7070

**Date of Inquiry:** May 17, 2016

**TRUECREDIT/MY CREDIT HEA** 100 CROSS ST STE 202 SAN LUIS OBISPO CA 93401

(805) 596 3386

**Date of Inquiry:** May 14, 2016

**CHASE MTG** PO BOX 24696 COLUMBUS OH 43224  
(800) 848 9136

**Date of Inquiry:** May 11, 2016

**CREDCO/SPECIALIZED LOAN** PO BOX 509124 SAN DIEGO CA 92150  
(800) 523 0233

**Date of Inquiry:** May 04, 2016

**AMERICAN EXPRESS** 19640 N 31ST ST. AVE PHOENIX AZ 85027  
(800) 874 2717

**Date of Inquiry:** Apr 29, 2016; Nov 27, 2015; Jul 11, 2015; Mar 07, 2015; Feb 07, 2015; Aug 07, 2014

**CAPITAL ONE AUTO FINANCE** 7933 PRESTON RD PLANO TX 75024

(800) 227 3863

**Date of Inquiry:** Apr 27, 2016

**SANTANDER CONSUMER USA** 8585 N STEMMONS FWY DALLAS TX 75247  
(888) 222 4227

**Date of Inquiry:** Feb 24, 2016

**LEXISNEXIS/INS/P&C** 1000 ALDERMAN DR ALPHARETTA GA 30005

(866) 323 0932

On behalf of USAA for Insurance underwriting

**Date of Inquiry:** Jan 06, 2016

**AXD/PINNACLE CAPITL MTG** 250 COMMERCE STE 100 IRVINE CA 92602

(949) 769 7568

**Date of Inquiry:** Nov 30, 2015; Aug 11, 2015

**COMENITY SERVICING LLC** 220 W SCHROCK RD WESTERVILLE OH 43081

(614) 729 5000

**Date of Inquiry:** Nov 17, 2015

**ONEMAIN** 6801 COLWELL BLVD IRVING TX 75039

(800) 922 6235

**Date of Inquiry:** Oct 06, 2015

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**CREDIT ONE BANK NA 585 PILOT RD LAS VEGAS NV 89119**

(877) 825 3242

**Date of Inquiry:** Aug 19, 2015; Jul 22, 2015

**CREDIT ONE BANK NA**

No phone number available

**Date of Inquiry:** Jul 22, 2015

**FINGERHUT/WEBBANK 215 S STATE ST STE 800 SALT LAKE CITY UT 84111**  
 (801) 456 8350

**Date of Inquiry:** Jul 02, 2015

**CIC/EXPERIAN IDENTITY CH 535 ANTON BLVD STE 100 COSTA MESA CA 92626**

No phone number available

**Date of Inquiry:** Jun 15, 2015

**AMEX 1150 E UNIVERSITY DR FL 1 TEMPE AZ 85281**  
 (623) 492 5293

**Date of Inquiry:** Jan 20, 2015

**CAPITAL ONE PO BOX 30281 SALT LAKE CITY UT 84130**  
 (804) 967 1000

**Date of Inquiry:** Dec 19, 2014

**NATIONAL GRID USA INC 300 ERIE BLVD W SYRACUSE NY 13202**  
 (315) 474 1511

**Date of Inquiry:** Sep 30, 2014

**CAPITAL ONE PO BOX 30281 SALT LAKE CITY UT 84130**  
 (804) 967 1000

**Date of Inquiry:** Sep 19, 2014

**CHASE CARD PO BOX 15298 WILMINGTON DE 19850**

No phone number available

**Date of Inquiry:** Aug 22, 2014

**Personal Information**

The following information is reported to us by you, your creditors and/or other sources. Each source may report your personal information differently, which may result in variations of your name, address, Social Security number, etc. As part of our fraud protection efforts, a notice with additional information may appear.

**Names**

MARK K MACRIS

Name identification number: 11371

MARK MACRIS

Name identification number: 4194

MARK KENNETH MACRIS

Name identification number: 12123

**Addresses**

These addresses are listed in no particular order and may include previous addresses where you received mail. The Address Identification number is how our system identifies the address and the source of that address, such as a creditor, court or potential creditor. The geographical code shown with each address identifies the state, county, census tract, block group and Metropolitan Statistical Area associated with each address. These listings do not affect your credit score.

Address	Type of address	Geographical code
270 MILLER RD GETZVILLE NY 14068-1120	Single family	0-900320-29-1280
Address identification number: 0028780425		
403 TEAKWOOD TER WILLIAMSVILLE NY 14221-3935	Single family	0-900640-29-1280
Address identification number: 0029298160		
67 FEDERAL AVE CHEEKETOWAGA NY 14225-1707	Single family	0-1010310-29-1280
Address identification number: 0029392786		
131 EUCLID AVE KENMORE NY 14217-2803	Single family	0-850030-29-1280
Address identification number: 0029229774		
1682 KENSINGTON AVE APT5 BUFFALO NY 14215-1422	Apartment complex	0-1020060-29-1280
Address identification number: 0029181405		
87 FEDERAL AVE GETZVILLE NY 14068-	Single family	0-00-0-0760
Address identification number: 0780972755		

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Prepared for: MARK KENNETH MACRIS  
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Personal information continued

Address	Type of address	Geographical code
26 MAPLE DR BOWMANVILLE NY 14026-1030	Single family	0-1420330-29-5330

Address identification number: 0674366457

**■ Social Security number variations**

As a security precaution, we did not list the Social Security number that you provided when you contacted us. The numbers below are variations that have been reported to us. Only the last four digits of each reported variation are displayed. Numbers that appear here vary from the number you used to generate this report. Actual differences in the numbers may be part of the displayed portion or part of the hidden portion.

XXX-XX-8390

**■ Year of birth**

1967

**■ Telephone numbers**

716 289 7447 Cellular  
716 626 0136 Residential  
716 626 0139 Residential

**■ Spouse or co-applicant**

CATHERINE

**■ Former or current employers**

SENTRY INSURANCE  
RURAL METRO MEDICAL SVCS  
NYS COMPENSATION BOARD  
CARQUEST

— End of Report —

If you disagree with information in your report you may dispute most information at:  
[www.experian.com/disputes](http://www.experian.com/disputes)

You may also visit [www.experian.com](http://www.experian.com) to view your report again.

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